IN THE CLAIMS:

Please amend claims 1, 5-10, 18 and 24 to read as follows:

1. (Currently Amended) A system for collecting, storing and forwarding account information and associated account approval information for use with prospective credit or debit transactions between terminals and hosts that are parties to said transactions for a source account associated with an accountholder, enabling account withdrawals and charges charge requests to be initiated by either the accountholder himself or by someone other than the accountholder, using an authorization code as a substitute for said account and the associated account approval information, allowing either said terminal or host involved in said prospective credit or debit transaction to acquire said account and associated account approval information from a non-fiduciary external source, not a party to the transaction and herein called a trigger server, outside of the boundaries of said credit or debit transaction and its associated parties, as if said account and associated account approval information had been supplied to at least

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one party to said transaction by the accountholder himself;

which system comprises:

a) an input terminal in which an accountholder provides

data indicating ~~the source~~ an account ~~at an institution~~

~~from which funds will be paid~~ from where funds could

be withdrawn or to where charges could be made, ~~and~~

additionally, any associated account approval

information required for the effective use of said

account, and account use restriction information, if

any, comprising the terms and conditions ~~on the use of~~

~~the account~~ for allowing an external credit or debit

transaction to utilize said account, which account use

restriction information ~~includes~~ may include a cap

value on the amount of said external credit or debit

transaction, ~~the funds or charges to be made available~~

all of which are transmitted to;

b) a trigger server which stores said account

information, as well as said corresponding account

approval information along with ~~and~~ said account use

restriction information, if any, ~~for said source~~

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account, in association with a an secret authorization

code known to the accountholder, and thereafter

delivers said account information and associated

account approval information either to said terminal or

host involved in said prospective credit or debit

transaction in response to a request carrying an

authorization code, provided that the verification of

said authorization code is successful, and that said

prospective external credit or debit transaction

complies with said account use restriction information,

if any, as set by the accountholder; and

c) a requesting terminal, at which an authorized person

who presents said secret code is provided the source

account approval information for a transaction within

the terms and conditions set by the accountholder to

the institution in which the previously provided source

account is maintained. set to participate in a

prospective credit or debit transaction with a host,

which receives an authorization code from a presenter,

as an alternate payment method for said credit or debit

transaction, and transmits said entered authorization

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code to said trigger server, along with additional

information, if any, about said prospective credit or

debit transaction, in a request for acquiring said

account and associated account approval information

from the trigger server, to be used in said prospective

credit or debit transaction between said terminal and

host, as if said account and associated account

approval information had been supplied to said external

credit or debit transaction by the accountholder

himself, and provided that said prospective credit or

debit transaction complies with said account use

restriction information, if any, as set by the

accountholder.

2.   (Previously Amended) A system as claimed in claim 1,
wherein the input terminal includes means for collecting and
transmitting said data to said trigger server, comprising at
least one of an automated teller machine, a credit or debit
card block, a point of sale machine, a personal computer, a
lotto machine, a touch-tone telephone, a fax machine, and a
wireless device.

3. (Original) A system as claimed in claim 1 wherein the input terminal generates a random authorization code, and transmits said authorization code to the trigger server for storage and association with said account and account approval information.

4. (Original) A system as claimed in claim 1 wherein the authorization code is established by the sender via keyboard input, digitally, optically or magnetically.

5. (Currently Amended) A system as claimed in claim 1, wherein the input terminal also includes at least one of a monitor screen, a barcode reader, a printing device, a magnetic-card writer and a magnetic card reader.

6. (Currently Amended) A system as claimed in claim 5, wherein the ~~secret~~ authorization code is printed as numbers, letters, symbols, or barcode, or is digitally, magnetically or optically stored.

7. (Currently Amended) A system as claimed in claim 1, wherein the requesting terminal includes means for

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transmitting said ~~secret~~ authorization code to said trigger

server, comprising at least one of an automated teller

machine, a credit or debit card block, a point of sale

machine, a personal computer, a lotto machine, a fax

machine, a wireless device and a touch-tone telephone.

8. (Currently Amended) A system as claimed in claim 1,

wherein the requesting terminal also includes at least one

of a monitor screen, a printing device, a barcode reader and

a magnetic card reader.

9. (Currently Amended) A system as claimed in claim 1,

wherein the ~~source~~ account is any account capable of being

authorized electronically, including at least one of a

credit account, a checking account, a savings account, a

money market account, an investment account and a telephone

account.

10. (Currently Amended) A method for enabling collection,

storage and delivery of account information and associated

~~source~~ account approval information for use with prospective

credit and debit transactions between terminals and hosts

that are parties to said transactions, allowing account

withdrawals and charge requests to be initiated ~~charges to a~~

~~source account associated with an accountholder,~~ by either

the accountholder himself or someone other than the

accountholder, using an authorization code as a substitute

for said account and associated account approval

information, enabling either said terminal or host involved

in said prospective credit or debit transaction to acquire

said account information and associated account approval

information from a non-fiduciary external source, not a

party to the transaction and herein called a trigger server,

outside of the boundaries of said credit or debit

transaction and its associated parties, as if said account

and associated account approval information had been

supplied to at least one party to said transaction by the

accountholder himself; which method comprises the steps of:

   a) an accountholder providing data indicating ~~a source~~

   ~~account at an institution from which funds will be paid~~

   ~~or charges made, and~~ an account from where funds could

   be withdrawn or to where charges could be made,

   additionally, any associated account approval

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information necessary for the effective use of said account, and account use restriction information, if any, comprising ~~the~~ terms and conditions ~~on the use of the~~ for allowing an external credit or debit transaction to utilize said account, which account restriction information ~~includes~~ may include a cap value on the amount of said external credit or debit transaction ~~the funds or charges to be made available~~;

b) transmitting said data to ~~said~~ a trigger server which stores said account information, said corresponding account approval information and ~~source~~ said account use restriction information, if any, for said account, in association with ~~a secret~~ an authorization code known to the accountholder;

c) entering an authorization ~~the secret~~ code at a requesting terminal, ~~which transmits it to the trigger server; and~~ as an alternate payment method for said prospective credit or debit transaction between said terminal and a host;

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d) causing a request to said trigger server, from either the terminal or host involved in said prospective credit or debit transaction, containing the entered authorization code as well as additional information about said credit or debit prospective transaction, if available, in an attempt to acquire said account information and associated account approval information corresponding to said authorization code, to be used as the withdrawal or charge account for said prospective credit or debit transaction, by said terminal or host involved in the transaction;

e) the trigger server verifying the authenticity of the entered authorization code as well as the compliance of said prospective credit or debit transaction with the terms and conditions associated with said authorization code, if any, as previously set by the accountholder;

d) providing the source account approval information to the requesting terminal for a charge or withdrawal within the terms and conditions set by the

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accountholder to the institution in which the previously provided source account is maintained.

f) the trigger server delivering to said terminal or host the account information and associated account approval information corresponding to said entered authorization code upon validation of said entered authorization code;

g) the trigger server enabling said account and associated account approval information to be used as the charge or withdrawal account for said prospective credit or debit transaction between said terminal and host without further participating in any liability related to the outcome of said transaction; and

h) allowing said credit or debit transaction attempt to occur between said terminal and host utilizing the acquired said account information and associated account approval information from said trigger server, as if said account information and associated account

approval information had been supplied to said credit

or debit transaction by the accountholder himself.

11. (Original) A method as claimed in claim 10, wherein accountholder is charged a service charge at the input terminal.

12. (Original) A method as claimed in claim 10, wherein a service charge is imposed at the requesting terminal.

13. (Canceled).

14. (Original) A method as claimed in claim 10, which further comprises entering a beneficiary account to where money should be remitted.

15. (Previously Amended) A method as claimed in claim 14, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a checking account, a money market account, an investment account, and a savings account.

16. (Previously Amended) A method as claimed in claim 14, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader.

17. (Original) A system as claimed in claim 1, which further comprises means at the requesting terminal for entering personal identification.

18. (Currently Amended) A method as claimed in claim ~~17~~ 24, wherein said identification is input via <u>at least one of</u> a keyboard, a magnetic or digital card, ~~or~~ <u>and</u> a barcode <u>reader</u>.

19. (Previously Amended) A system as claimed in claim 1, wherein the accountholder is charged a service charge at the input terminal.

20. (Original) A system as claimed in claim 1, wherein a service charge is imposed at the requesting terminal.

21. (Original) A system as claimed in claim 1, which further comprises means for entering a beneficiary account to where money should be remitted.

22. (Previously Amended) A system as claimed in claim 21, wherein said beneficiary account is an account capable of receiving funds electronically, including at least one of a checking account, a money market account, an investment account, and a savings account.

23. (Previously Amended) A system as claimed in claim 21, wherein the beneficiary account is entered via at least one of a magnetic or digital card, keyboard input, and a barcode reader.

24. (Currently Amended) A system as claimed in claim 1, wherein said step of entering the ~~secret~~ authorization code at a requesting terminal further comprises a step of entering personal identification.

25. (Previously Amended) A system as claimed in claim 24, wherein said identification is input via at least one of a keyboard, a magnetic or digital card, and a barcode reader.

Please add the following new claims:

26. (New) A system as claimed in claim 1, wherein the input terminal is capable of receiving and transmitting additional terms and conditions for the use of said accounts.

27. (New) A system as claimed in claim 26, wherein said server is capable of storing said terms and conditions for the use of the accounts in association with said authorization codes.

28. (New) A system as claimed in claim 27, wherein said requests for said data include additional information about said transactions.

29. (New) A system as claimed in claim 28, wherein said additional terms and conditions include at least one of (1) a cap value on the amount of the transaction, (2) dates and

times when the use of the account could or could not be

permitted, and (3) the identity of payees to which the use

of the account is or is not allowed.

30. (New) A system as claimed in claim 29, wherein said

server transmits said account information to said requesting

terminal only if said transactions comply with said terms

and conditions.

31. (New) A system for collecting, storing and delivering

data relating to chargeable accounts for use in credit and

debit transactions, based upon authorization codes, from a

computer server controlled by an institution independent of

said transactions, said system comprising, in combination:

a) a computer server which receives, stores and

delivers data defining a plurality of chargeable

accounts for use in credit and debit transactions, as

well as any additional information required for the

effective use of said accounts, along with an

authorization code associated with each account, said

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server being controlled by an institution which is not
a party to said transactions;

b) an input terminal which receives said data from
account holders and transmits said data to said server;
and

c) a requesting terminal which receives authorization
codes from users and transmits them to said server to
acquire said data for use in effecting said
transactions;
wherein said users may be said account holders or persons
acting in behalf of said account holders.

32. (New) A system as claimed in claim 31, wherein the
input terminal is capable of receiving and transmitting
additional terms and conditions for the use of said
accounts.

33. (New) A system as claimed in claim 32, wherein said
server is capable of storing said terms and conditions for

the use of the accounts in association with said

authorization codes.

34. (New) A system as claimed in claim 33, wherein said

requests for said data include additional information about

said transactions.

35. (New) A system as claimed in claim 34, wherein said

additional terms and conditions include at least one of (1)

a cap value on the amount of the transaction, (2) dates and

times when the use of the account could or could not be

permitted, and (3) the identity of payees to which the use

of the account is or is not allowed.

36. (New) A system as claimed in claim 35, wherein said

server transmits said account information to said requesting

terminal only if said transactions comply with said terms

and conditions.

37. (New) A method for collecting, storing and delivering

accounts for use in credit and debit transactions, based

upon authorization codes, from a server controlled by an

institution independent of said transactions, which method
comprises the steps of:

   a) collecting data defining a plurality of chargeable
   accounts for use in credit and debit transactions, as
   well as any additional information required for the
   effective use of said accounts;

   b) transmitting said data to a computer server
   controlled by an institution which is not a party to
   said transactions;

   c) said server confirming receiving and storing said
   data in association with a unique authorization code
   for each account;

   d) entering authorization codes at a requesting
   terminal;

   e) transmitting requests for acquiring said data to
   said server, utilizing said entered authorization
   codes; and

f) said server validating said requests and delivering said data associated with said entered authorization code for use in said transactions, with no further involvement of said institution in said transactions.

38. (New) The method as claimed in claim 37, further comprising the steps of transmitting to said server, in addition to said data, terms and conditions for use of an account, and storing said terms and conditions in said server in association with said data about said account and said associated authorization code.

39. (New) The method as claimed in claim 38, further comprising the steps of transmitting additional information about transactions to said server, in addition to said request for acquiring said data for said transaction, and validating said request only if the transaction complies with said terms and conditions.